

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re:	§	
	§	
HUBERTUS HETTERSCHEID, II	§	Case No. 16-80405
AMANDA R HETTERSCHEID	§	
	§	
Debtors	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
Northern District of Illinois  
Western Division  
327 S. Church Street, Room 1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 10/24/2016 in Courtroom 3100,

United States Bankruptcy Court  
327 S Church Street  
Rockford IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/26/2016

By: /S/ BERNARD J. NATALE  
TRUSTEE

BERNARD J. NATALE  
1639 N ALPINE RD SUITE 401  
EDGEBROOK OFFICE CENTER  
ROCKFORD, IL 61107

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: §  
§  
HUBERTUS HETTERSCHEID, II § Case No. 16-80405  
AMANDA R HETTERSCHEID §  
§  
Debtors §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 3,288.00  
and approved disbursements of \$ 51.69  
leaving a balance on hand of<sup>1</sup> \$ 3,236.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 822.00	\$ 0.00	\$ 822.00

Total to be paid for chapter 7 administrative expenses \$ 822.00

Remaining Balance \$ 2,414.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,683.42 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	\$ 1,059.19	\$ 0.00	\$ 59.91
2	Discover Bank	\$ 10,371.94	\$ 0.00	\$ 586.67
3	Capital One Bank (Usa), N.A.	\$ 5,256.55	\$ 0.00	\$ 297.33
4	Pyod, Llc As Assignee	\$ 23,419.08	\$ 0.00	\$ 1,324.66
5	Pyod, Llc As Assignee	\$ 726.10	\$ 0.00	\$ 41.07
6	Pyod, Llc As Assignee	\$ 669.96	\$ 0.00	\$ 37.90
7	Midland Credit Management Inc	\$ 323.12	\$ 0.00	\$ 18.28
8	Midland Credit Management Inc	\$ 857.48	\$ 0.00	\$ 48.49

Total to be paid to timely general unsecured creditors \$ 2,414.31

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /S/ BERNARD J. NATALE  
TRUSTEE

*BERNARD J. NATALE  
1639 N ALPINE RD SUITE 401  
EDGEBROOK OFFICE CENTER  
ROCKFORD, IL 61107*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Hubertus Hetterscheid, II  
 Amanda R. Hetterscheid  
 Debtors

Case No. 16-80405-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: ldixon  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 6

Date Rcvd: Oct 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2016.

db/jdb	+Hubertus Hetterscheid, II, Amanda R. Hetterscheid, 356 Council Trail, Lake in the Hills, IL 60156-1540
24460738	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
24650557	+Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24433315	+E-mail/Text: mrdiscen@discover.com Oct 05 2016 01:39:50 Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
24577157	+E-mail/PDF: resurgentbknofications@resurgent.com Oct 05 2016 01:26:03 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
24417474	E-mail/Text: bnc-quantum@quantum3group.com Oct 05 2016 01:40:41 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

Bernard J Natale	natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov
Stephen J Costello	on behalf of Debtor 2 Amanda R. Hetterscheid steve@costellolaw.com
Stephen J Costello	on behalf of Debtor 1 Hubertus Hetterscheid, II steve@costellolaw.com
	TOTAL: 4